

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

1. **(Currently Amended)** A method of authorizing purchase transactions over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization token associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising:

transmitting said account number electronically over said network from a consumer location to an on-line merchant location;

forwarding said account number electronically over said network from said on-line merchant location to a third party contractor location;

initiating a verification connection between said consumer location and said third party contractor location, said verification connection including a verification web browser window provided from said on-line merchant location ~~a request from the~~ to said consumer location to ~~establish a~~ initiate said verification connection over said network between ~~between~~ said consumer location and said third party contractor location, said verification connection being independent of, and bypassing said on-line merchant location;

determining at said third party contractor location an authentication token type associated with said account number;

prompting a consumer at said consumer location to electronically transmit an authentication token in accordance with said determined authentication token type over said connection to said third party contractor location;

transmitting said authentication token electronically over said connection; and

determining at said third party contractor location whether said account number and said authentication token are valid and, if so, then authorizing the purchase transaction to proceed.

2. (Cancelled)

3. (Previously presented) The method according to claim 1 wherein said account number is transmitted over said network via encrypted connection and wherein said authentication token is transmitted over said connection via encrypted connection.

4. (Original) The method according to claim 1 wherein said network is the Internet and wherein said number is electronically transmitted from said on-line merchant location to said third party contractor location over the Internet.

5. (Original) The method according to claim 1 wherein said number is electronically transmitted from said on-line merchant location to said third party contractor location over a private computer network.

6. (Cancelled)

7. **(Original)** The method according to claim 1 including the additional step of determining at said third party contractor location whether said account has sufficient funds to cover said purchase price.

8. **(Previously Presented)** The method according to claim 1 including the additional step of electronically transmitting a message from said third party contractor location to said on-line merchant location indicating whether said account number and said authentication token are valid.

9. **(Previously presented)** The method according to claim 7 including electronically transmitting a message from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

10. **(Cancelled)**

11. **(Original)** The system according to claim 1 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password.

12. **(Cancelled)**

13. **(Previously Presented)** The system according to claim 41 wherein said first computer bypasses said second computer when transmitting said authentication token to said third computer.

14. **(Previously Presented)** The system according to claim 41 wherein said account number and said authentication token are transmitted via encrypted connections.

15. **(Cancelled)**

16. **(Previously Presented)** The system according to claim 41 wherein said account number is transmitted from said second computer to said third computer over a private computer network.

17. **(Previously Presented)** The system according to claim 41 wherein said account number is transmitted from said second computer to said third computer over a direct connection between the second computer and the third computer.

18. **(Previously Presented)** The system according to claim 41 wherein said third computer is further configured to determine whether said account has sufficient funds to cover said purchase price.

19. **(Cancelled)**

20. **(Original)** The system according to claim 18 wherein said third computer is further configured to notify said second computer whether there are sufficient funds in said account to cover said purchase price.

21. **(Previously Presented)** The system according to claim 41 wherein said second computer is further configured to notify said first computer whether said purchase is authorized.

22. **(Cancelled)**

23. **(Currently Amended)** A method of authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authentication token associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising:

receiving said account number electronically transmitted from an on-line merchant location;

determining an authentication token type associated with said number;

establishing a verification connection over said network with between a consumer location ~~in response to a request from said consumer location~~ and a third party contractor location, ~~said request being initiated by said on-line merchant location~~, said verification connection including a verification web browser window provided from said on-line merchant location to said consumer location to initiate said verification connection between said

consumer location and said third party contractor location, said verification connection being independent of, and bypassing said on-line merchant location;

prompting said consumer location to electronically transmit over said connection an authentication token in accordance with said authentication token type;

receiving said authentication token electronically transmitted over said connection; and

verifying the validity of said number and said authentication token at said third party contractor location.

24. **(Original)** The method according to claim 23 wherein said network is the Internet and wherein said number is electronically transmitted from said on-line merchant location to said third party contractor location over the Internet.

25. **(Cancelled)**

26. **(Original)** The method according to claim 23 wherein said number is electronically transmitted from said on-line merchant location to said third party contractor location over a direct connection between the on-line merchant location and the third party contractor location.

27. **(Previously presented)** The method according to claim 23 including determining at said third party contractor location whether said account has sufficient funds to cover said purchase price.

28. **(Previously Presented)** The method according to claim 23 wherein said computer is further configured to notify said on-line merchant's computer whether said account number and authorization token are valid.

29. **(Original)** The method according to claim 27 including the additional step of electronically transmitting a message from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

30. **(Original)** The method according to claim 23 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password.

31. **(Currently Amended)** A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization token associated with said account number which, when used with said number, enables withdrawal of funds from said account, said system comprising:

a computer connected to said network;

said computer being configured to receive said account number transmitted from an on-line merchant's computer, said computer being further configured to ~~establish~~ initiate a verification connection ~~over said network in response to a request from~~ between a consumer's computer and a third party contractor computer, said ~~request being initiated by~~

verification connection including a verification web browser window provided from said on-line merchant's computer to said consumer's computer to initiate said verification connection between said consumer's computer and said third party contractor's computer, said verification connection being configured so as to independent of, and bypassing said on-line merchant's computer, said computer being further configured to determine an authentication token type associated with said account number, prompt said consumer's computer to transmit over said connection an authentication token to said computer in accordance with said authentication token type, receive said authentication token transmitted over said network connection from said consumer's computer, and verify the validity of said number and said authentication token.

32. **(Previously Presented)** The system according to claim 31 wherein said network is the Internet and wherein said account number is transmitted from said on-line merchant's computer to said computer over the Internet.

33. **(Previously Presented)** The system according to claim 31 wherein said account number is transmitted from said online merchant's computer to said computer over a private computer network.

34. **(Previously Presented)** The system according to claim 31 wherein said account number is electronically transmitted from said on-line merchant's computer to said computer over a direct connection between the on-line merchant computer and said computer.

35. **(Original)** The system according to claim 31 wherein said computer is further configured to determine whether said account has sufficient funds to cover said purchase price.

36. **(Previously Presented)** The system according to claim 31 wherein said computer is further configured to notify said on-line merchant's computer whether said account number and authentication token are valid.

37. **(Original)** The system according to claim 35 wherein said computer is further configured to notify said on-line merchant's computer whether there are sufficient funds in said account to cover said purchase price.

38. **(Original)** The system according to claim 31 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on smart card, or a password.

39. **(Previously Presented)** The method according to claim 1 wherein said number is electronically transmitted from said on-line merchant location to said third party contractor location over a direct connection between the on-line merchant location and the third party contractor location.

40. **(Presently Presented)** The method according to claim 1 including the additional step of electronically transmitting a message over said network from said on-line merchant location to said consumer location whether said purchase has been authorized.

41. **(Currently Amended)** A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authentication token associated with said number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said network;

a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being connected to said network;

said first computer being configured to (1) transmit said account number over said network to said second computer and (2) transmit said authentication token over said network to said third computer;

said second computer being configured to forward said number received from said first computer to said third computer, said second computer being further configured to initiate a ~~request from said first computer to establish a~~ verification connection ~~over said network~~ between said first computer and said third computer, said connection ~~being configured to~~ including a verification web browser window provided from said second computer to said first computer to initiate said verification connection between said first computer and said third computer, said verification connection being independent of, and bypassing said second computer; and

said third computer being configured to (1) determine an authentication token type associated with said account number; (2) prompt said first computer to transmit an

authentication token in accordance with said determined authentication token type over said network, and (3) determine whether said number and said authentication token are valid.

42. **(Previously Presented)** The system according to claim 41 wherein said network is the Internet and wherein said account number is transmitted from said second computer to said third computer over the Internet.

43. **(Previously Presented)** The system according to claim 41 wherein said third computer is further configured to notify said second computer whether said account number and said authentication token are valid.

44. **(Previously Presented)** The system according to claim 41 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password.

45. **(Previously Presented)** The method according to claim 23 wherein said account number is electronically transmitted from said on-line merchant location to said third party contractor location over a private computer network.

46. **(Cancelled)**